

Technical and Bibliographic Notes/Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming, are checked below.

L'Institut a microfilmé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de filmage sont indiqués ci-dessous.

- ☐ Coloured covers/
Couverture de couleur
- ☐ Covers damaged/
Couverture endommagée
- ☐ Covers restored and/or laminated/
Couverture restaurée et/ou pelliculée
- ☐ Cover title missing/
Le titre de couverture manque
- ☐ Coloured maps/
Cartes géographiques en couleur
- ☐ Coloured ink (i.e. other than blue or black)/
Encre de couleur (i.e. autre que bleue ou noire)
- ☐ Coloured plates and/or illustrations/
Planches et/ou illustrations en couleur
- ☐ Bound with other material/
Relié avec d'autres documents
- ☐ Tight binding may cause shadows or distortion
along interior margin/
La reliure serrée peut causer de l'ombre ou de la
distorsion le long de la marge intérieure
- ☐ Blank leaves added during restoration may
appear within the text. Whenever possible, these
have been omitted from filming/
Il se peut que certaines pages blanches ajoutées
lors d'une restauration apparaissent dans le texte,
mais, lorsque cela était possible, ces pages n'ont
pas été filmées.
- ☐ Additional comments:/
Commentaires supplémentaires:

- ☐ Coloured pages/
Pages de couleur
- ☒ Pages damaged/
Pages endommagées
- ☐ Pages restored and/or laminated/
Pages restaurées et/ou pelliculées
- ☒ Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées
- ☐ Pages detached/
Pages détachées
- ☒ Showthrough/
Transparence
- ☐ Quality of print varies/
Qualité inégale de l'impression
- ☐ Includes supplementary material/
Comprend du matériel supplémentaire
- ☐ Only edition available/
Seule édition disponible
- ☐ Pages wholly or partially obscured by errata
slips, tissues, etc., have been refilmed to
ensure the best possible image/
Les pages totalement ou partiellement
obscurcies par un feuillet d'errata, une pelure,
etc., ont été filmées à nouveau de façon à
obtenir la meilleure image possible.

This item is filmed at the reduction ratio checked below/
Ce document est filmé au taux de réduction indiqué ci-dessous.

10X	14X	18X	22X	26X	30X
☐	☐	☒	☐	☐	☐
12X	16X	20X	24X	28X	32X

HOYT'S

NEW SYSTEM OF

BOOK-KEEPING,

INVENTED ON PURPOSE FOR THE

RETAIL DEALER, MECHANIC,

TO MEET THE WANTS OF THE HOME TRADE

In this system the *principle* of the Double Entry is sustained only so far as is requisite to give a correct Stock Account, so vastly important to every man in business; the forms are similar to the common Single Entry, there being only three books used—Cash Book, Day Book and Ledger; nor is it necessary to purchase new books in order to adopt this system, which enables a Merchant, Mechanic, or Manufacturer, to ascertain the state of his Stock Account, his Nett Profits, &c., as correctly as he would by an entire Double Entry System. It has been introduced extensively in Connecticut, Massachusetts, New Hampshire and Maine. The author refers with perfect confidence to the large number of persons, in every description of business, who have adopted this work, and recommended it in the most unequivocal terms.

Dry Goods, Fancy Goods, Hardware, Earthenware, Corn, Flour, Provision and Lumber Dealers, Grocers and Ship Chandlers, Clothiers and Merchant Tailors, Milliners, Boot and Shoe Makers, Cabinet Makers and Upholsterers, Druggists and Apothecaries, Auctioneers, Watch Makers and Jewelers, Carriage Makers and Wheelwrights, Steam Engine Makers, Machinists and Stove Founders, Black, White, and Copper Smiths, Book and Job Printers, Bookbinders, Booksellers and Stationers, Hat and Cap Manufacturers, Saddlers, Saddle-tree and Harness Makers, Baskets and Trunk Makers, Sash, Blind and Wooden Ware Manufacturers, Architects and House Carpenters, House and Sign Painters, Carvers and Gilders, Chair Makers and Turners, Marble and Stone Cutters, Piano Forte, Musicial and Agricultural Implements, Iron and Steel Workers, Ship and Boat Builders, Reed, Umbrella and Brush Makers, Paper and Paper Hanging manufacturers, Soap and Candle makers, Coopers, Hotel and Livery Stable keepers, &c., &c. Indeed there is scarcely a branch of business that has not been glad to adopt it.

This work is so very simple that, with a model set, it can be taught to grown per-

...this work is so very simple that, with a model set, it can be taught to grown persons in an hour, and youth in a few hours. (Large classes have been taught composed of grown persons and youth. In many cases, persons who have kept their books by Double Entry have abandoned it, and adopted this, thereby saving a great deal of time and labor.) The advantages of this work to the dealer are as follows;

This work is so very simple that, with a model set, it can be taught to grown persons in an hour, and youth in a few hours. (Large classes have been taught composed of grown persons and youth. In many cases, persons who have kept their books by Double Entry have abandoned it, and adopted this, thereby saving a great deal of time and labor.) The advantages of this work to the dealer are as follows;

1st—A correct Stock Account, so highly important in every business, particularly in Partnerships and in case of loss by fire.

2—Its extreme simplicity, rendering it easily adopted.

3—Its great saving of time and labor, even over the majority of cases of Single Entry.

4—Its cheapness, not requiring a new set of books,—the only expense being the model work, with Instructions.

Mr. Hoyt's Room is in

The Commercial Hotel

OPINIONS OF THE PRESS.

From the Bridgeport Republican Standard.

"BOOK KEEPING.—Mr. Hoyt, well known to our citizens as a thorough accountant and elegant writer, has exhibited to us several specimens of his Book Keeping, which he has offered for sale.

Mr. H.'s system of Single Entry Book Keeping combines advantages for the retailer and mechanic not met with in any other system. A correct Stock, Cash, Bank and Expense account are kept, and the exact profits arising from the business ascertained, which cannot be the case when books are kept in the old way. Mr. H. has, by a very simple plan, succeeded in doing away with the use of the journal, and yet retained all the practical good which arises from the use of one. As one of our intelligent merchants remarked, 'the great merits of this work is its simplicity and ready adaptation to every business.'"

From the Hudson Republican Whig.

"Let all our young men get a knowledge of one of Mr. Hoyt's systems of Book Keeping, (for he has several). Mr. H. is a practical man, with over ten years experience. A few days, nay, even hours, under such a clear headed man is worth weeks under mere theorists. His new system for the Retailers and Mechanics meets the approbation of all who have had the good sense to adopt it."

From the Cashier of the Farmer's Bank, Hudson.

"I have examined Mr. Hoyt's new system of Book Keeping, and admire the simplicity of the plan, and the mercantile neatness of the work. Mr. H. is a thorough utilitarian in his views and practice, and from his long experience in business, and thorough acquaintance with Book Keeping and merchant's accounts, in their every department, he is eminently qualified for his professional duties. I cordially recommend the work."

From the Norwich Courier, Connecticut.

"Unasked advice, we are aware, is not always the most acceptable; still we venture so far as to counsel all who feel, or ought to feel, an interest in Book Keeping, to call upon Mr. H. If his system really possesses the advantages claimed, (and that it does we see no reason to doubt), then it is certainly well worth the while not only of our young merchants, clerks, mechanics and apprentices, but of business men of all ages and classes to attend to it."

From the Norwich Aurora.

"Mr. H.'s system of Book Keeping commends itself to the public on

account of its simplicity and its great saving of labor. The principle of Double Entry is sustained in it without the necessity of keeping a Journal, and the system is so far relieved of the intricacies which are generally connected with Book Keeping, that an intelligent child fourteen years old, can readily learn it. We have determined to adopt Mr. H.'s method with our own books, and recommend others to do likewise."

From the Providence (R. I.) Daily Journal.

"We have already had occasion to allude in high terms to Mr. Hoyt's new method of Book Keeping. He has introduced his system into some of our most respectable counting rooms."

From the Newburyport Watchtower.

"Mr. H. is an accomplished accountant and elegant writer. His system, as explained to us, is brief, comprehensive and complete, and of his tact in conveying his instructions we can speak from personal knowledge."

From the Newport Rhode Islander.

"Mr. H.'s reputation, while a teacher in Providence, had already preceded him by the popularity of his new method of Book Keeping. His plan of instruction is to present each pupil with a model set of books, beautifully written and prepared by himself. He thus greatly facilitates the pupil's rapid progress, seldom requiring more than an hour to each—the pupils retaining the model set for a reference. The great value of this work is the facility it affords in keeping a correct Stock Account, without in any way increasing the quantum of writing usually required in the common Single Entry. The details of the work combine many little points essential to a neat and correct accountant."

From the Portland Daily Argus, Dec. 11, 1844

We, the undersigned, profess to be acquainted with Book-keeping by Double and Single Entry, and we have purchased of Mr. S. Hoyt his model of Book-keeping, with his instructions on the subject. We freely recommend the same for the various kinds of business for which he says it is adapted, as it provides for a Stock Account without the necessity of an extra book for journalizing. Much of the difficulties which frequently occur in business, would be prevented, if *Traders* and *Mechanics* would keep a *Stock Account*, as well as an account of what is owed to them. Mr. Hoyt's system is easily acquired, and recommends itself by its practical nature.

OLIVER GERRISH, Pres. Mec. Ass.

ROBINSON & LOWELL, Dry Goods Dealers
D. & A. L. FOX, Grocers.

HOYT'S PREPARATORY COUNTING-ROOM,

ROOM IN.



MR. HOYT respectfully announces that he has opened a preparatory Counting-room for the purpose of qualifying young persons for situations in Counting Houses. They will be taught a bold

BUSINESS HAND WRITING, MERCHANTS ACCOUNTS,
including Commercial Arithmetic

or short methods of calculation used by skilful merchants;

**Averages, Exchanges Foreign and Domestic, Insurance and
BOOK KEEPING.**

The pupil will, under the constant supervision of the

or short methods of calculation used by skilful merchants,

Averages, Exchanges Foreign and Domestic, Insurance and BOOK KEEPING.

The pupil will, under the constant supervision of the teacher, open, conduct, balance and close an **entire set of Books by Double Entry**, which, if they be neatly kept, will prove the best recommendation that he can present to any employer. The course will be very thorough, exhibiting the transactions of a large

IMPORTING, SHIPPING AND COMMISSION BUSINESS, FOREIGN AND DOMESTIC,

And as far as is practicable, all the minutia of a **COUNTING-ROOM**; the object steadily kept in view, being to familiarize the pupil to his future duties, and enable him to fill a situation with credit.

Each pupil will (if he deserves it) be entitled to a certificate of his qualifications.

Mr. H. has a great many of his pupils dispersed throughout the Union, especially in **RHODE ISLAND, BOSTON, NEW YORK, NEW ORLEANS**, and the *manufacturing districts* of **NEW ENGLAND**.

Mr. H. has been for ten years engaged in some of the most extensive ~~Foreign and Domestic~~ **Commercial Houses** in Canada—for nearly twelve years a teacher in this country, during which period he has been in the habit of opening, balancing, and closing books, adjusting accounts, and without exaggeration, has inspected probably more than 500 different sets of **Books**, of every description of business—he has consequently obtained a professional experience that rarely falls to the lot of an individual.

Gentlemen desirous of studying with Mr. H. are requested to apply immediately.

Classes ready formed will be treated with on liberal terms.

Book-keeping, or any of the above branches, taught separately.

PRINTED AT THE 'COURIER' OFFICE.....BANGOR.

Broadsides, Map Tray 30